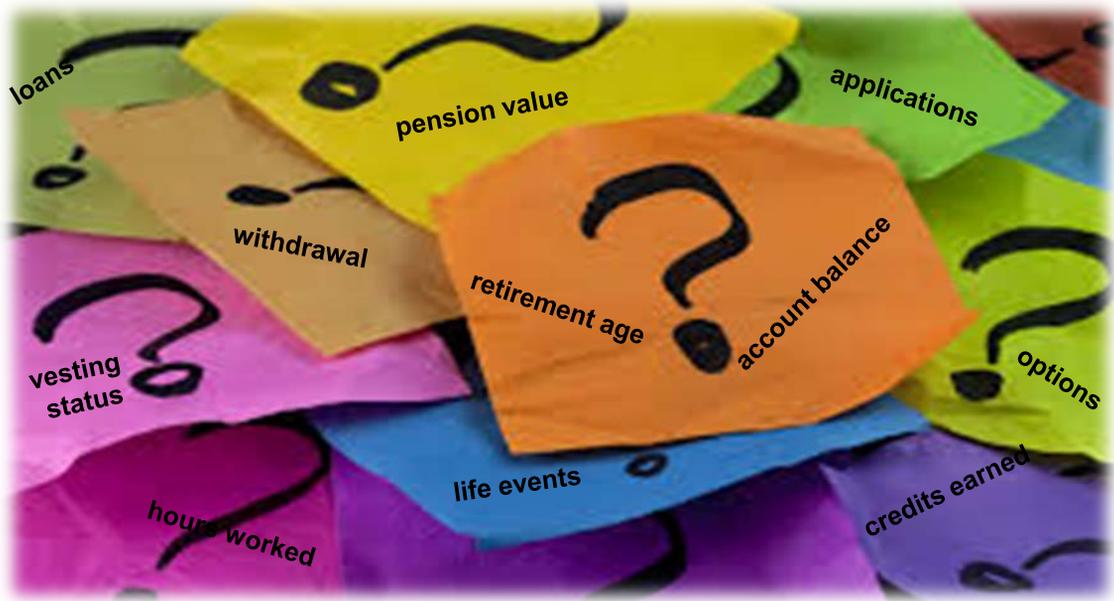


Have questions about your **ANNUITY** benefit ?



Are you wondering about your **PENSION** options ?

Did you know that you can
SCHEDULE AN APPOINTMENT
for a personalized consultation
on your Pension & Annuity benefit options?

It's so easy & you're just a phone call away . . .

Simply call our **P&A Appointment Scheduling line at 978.253.5101** or email panda@carpentersfund.org to schedule an appointment with an analyst from our Pension and Annuity team. Our receptionist will work with you to organize a day and time that is most convenient for you and fits into the P&A appointment schedule. This feature will ensure that you have all the time you need to understand your benefits completely, as well as what your options are.

That's not all....

If you have questions about your **Health benefits** we can even arrange for you to meet one-one with one of our Health Fund Coordinators as well.

If you visit the Fund Office without an appointment, you may experience a long wait or an abbreviated meeting with an analyst, depending on the number of people on the appointment schedule and time of day.

We hope to see you soon !



Great Benefits for Life